From: "Vengrinovich, Val" <valv@asyst.com> on 02/23/2005 06:46:05 PM

Subject: Truth in Lending

Dear.mrs. Jennifer J. Johnson

I am strongly against changes in "Truth in Lending rules".

US. Government and the Federal Reserve Board should protect consumer's rights.

Sincerely,

Vlad Vengrinovich

Fremont, Ca